

ROBERT C. NISENSEN, L.L.C.

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Attorneys for Debtor-In-Possession

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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

In the Matter of	:	Case: 18-10180 VFP
	:	Chapter 13
Daryl L. Smith	:	
	:	
	:	
	:	
	:	CERTIFICATION OF
Debtor.	:	IN OPPOSITION TO OBJECTION
	:	OF LOSS MITIGATION
	:	
	:	

I, Robert C. Nisenson, on my oath according to law, hereby certify as follows:

1. I am the attorney representing Daryl L. Smith, the (“Debtor”) herein, and submit this Certification in Opposition of the Objection of Loss Mitigation of the above case.
2. The Debtors sheriff sale that was on August 29, 2017 was vacated.
3. The Debtor filed the bankruptcy so that he can do the loan modification through this procedure.
4. The secured creditor advised our client to reapply to lender for a loan modification.
5. We, therefore, filed a Notice of Request for Loss Mitigation on January 29, 2018.

6. We hereby ask that the objection to loss mitigation be denied so that we can continue assisting the Debtors to obtain a loan modification.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

/s/Robert C. Nisenson
ROBERT C. NISENSEN

DATED: February 15, 2018